

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Raymond & Raymond, Attorneys at Law
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East Orange, New Jersey 07017
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Herbert B. Raymond, Esq.; Jeffrey M.
Raymond, Esq., Kevin DeLyon, Esq.
Attorneys for the Debtor(s)

In Re:

ALLEN MIDDLETON, DEBTOR

Case No.: 19-15753 CMG

Chapter: 13 _____

Adv. No.: _____

Hearing Date: 4/7/21@10:00 A.M.

Judge: CHRISTINE M. GRAVELLE

CERTIFICATION OF SERVICE

1. I, KENNETH RAYMOND :

☐ represent _____ in the this matter.

☒ am the secretary/paralegal for RAYMOND & RAYMOND, ESQS., HERBERT B.
RAYMOND, ESQ., RECORD COUNSEL_, who represents the DEBTOR_ in the this matter.

☐ am the _____ in the this case and am representing myself.

2. On MARCH 2, 2021, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below.

Modified Chapter 13 Plan
Chapter 13 Transmittal Letter
Real Property Appraisal
Schedule B of Petition as to Personal Property

3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Date: MARCH 2, 2021

/S/ KENNETH RAYMOND_

Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Albert Russo, Esq. Chapter 13 Trustee CN 4853 Trenton, NJ 08650	CHAPTER 13 TRUSTEE	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
U.S. Dept. of Justice 950 Pennsylvania Ave., N.W., Rm. 4545 Washington, D.C. 20530-0001	ATTORNEYS FOR CREDITOR	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	CREDITOR	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
U.S. Attorney Peter Rodino Federal Building 970 Broad St., Ste. 700 Newark, NJ 07102 Attn: Civil Process Clerk	LOCAL ATTORNEYS FOR CREDITOR	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
United States Attorney General Ben Franklin Station PO Box 683 Washington, DC 20044	NATIONAL ATTORNEYS FOR CREDITOR	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
New Jersey Attorney General Office Division of Law Richard J. Hughes Justice Complex 25 Market Street, P.O. Box 112 Trenton, NJ 08625-0112	ATTORNEYS FOR STATE OF NEW JERSEY, DIVISION OF TAXATION	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
New Jersey Division of Taxation Compliance and Enforcement - Bankruptcy Unit 50 Barrack Street, 9th Floor P.O. Box 245 Trenton, NJ 08695-0267	CREDITOR	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Oaks at North Brunswick Condo. Association C/o UBE, Inc. 1 Willow Pond Drive Howell, NJ 07731	CREDITOR	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Giaimo and Associates, LLC 97 E. River Rd. Rumson, NJ 07760	ATTORNEYS FOR OAKS AT NORTH BRUNSWICK CONDO ASSOC.	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

rev.8/1/15

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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Raymond & Raymond, Attorneys at Law
7 Glenwood Avenue, 4th Floor
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Herbert B. Raymond; Jeffrey M. Raymond, Esq.;
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Attorneys for the Debtor(s)

In Re:

ALLEN MIDDLETON, DEBTOR

Case No.: 19-15753 CMG

Hearing Date: 4/7/21@10:00 a.m.

Judge: GRAVELLE

NOTICE OF CHAPTER 13 PLAN TRANSMITTAL

The enclosed ☐ plan, ☒ modified plan is proposed by the debtor and was filed on FEBRUARY 27, 2021. It has been served on you because the plan contains motions that may adversely affect your interest.

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. This plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

☒ Real Property:

The debtor(s) has valued real property located at 1305 N. OAKS BLVD., NORTH
BRUNSWICK, NJ [address] at \$ 125,000. The
debtor(s) believes the first lien on the property to be in the approximate amount of \$ 132,798.67

[insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) comparative market analysis; (b) broker price opinion; (c) appraisal; or (d) other: _____, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

☒ **Personal Property:**

The debtor(s) has valued personal property described as: ALL PERSONAL PROPERTY ON THE PETITION at \$ 4,113.

The debtor(s) believes the lien on the property to be in the approximate amount of \$ 60,982.67

[insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) broker price opinion; (b) appraisal; or (c) other: _____, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

The Confirmation Hearing is scheduled for APRIL 7, 2021 @ 10:00 A.M..
Objections to any relief sought in the plan, including relief sought by motion, must be filed with the Clerk of the Bankruptcy Court no later than 7 days prior to the confirmation hearing.

YOU SHOULD CONSULT WITH AN ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN.

REAL ESTATE VALUE ESTIMATE

SUBJECT	Contact <u>MIDDLETON</u>		Census Tract <u>61.03</u>		Map Reference <u>DIGITAL</u>	
	Property Address <u>1305 NORTH OAKS BLVD</u>		Check one: <input checked="" type="checkbox"/> SF <input type="checkbox"/> PUD <input checked="" type="checkbox"/> CONDO <input type="checkbox"/> 2-4 Units			
	City <u>NORTH BRUNSWICK</u>		County <u>MIDDLESEX</u>		State <u>NJ</u> Zip Code <u>08902</u>	
	Phone No. Res. <u>N/A</u>		Loan Amount \$ <u>N/A</u>		Term <u>N/A</u> Mos. Owner's Est. of Value \$ <u>N/A</u>	
	No. of Rooms <u>3</u>	No. of Bedrooms <u>1</u>	No. of Baths <u>1</u>	Family room or den <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Gross Living Area <u>942</u> Sq. Ft.	Garage/Carport (specify type & no.) <u>spaces</u>
					Porch, Patio or Pool (specify) <u>balcony</u>	Central Air <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

NEIGHBORHOOD	Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural Built Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25% to 75% <input type="checkbox"/> Under 25% Growth Rate <input checked="" type="checkbox"/> Fully Dev. <input type="checkbox"/> Rapid <input type="checkbox"/> Steady <input type="checkbox"/> Slow Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining Demand/Supply <input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Oversupply Marketing Time <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 4-6 Mos. <input type="checkbox"/> Over 6 Mos.				Property Compatibility General Appearance of Properties Appeal to Market			
					Good Avg Fair Poor <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			

FIELD REPORT	Present Land Use <u>50% 1 Family</u> <u>1 % 2-4 Family</u> <u>9 % Apts.</u> <u>20 % Condo</u> <u>20 % Commercial</u> <u>% Industrial</u> <u>% Vacant</u> <u>%</u>	
	Change in Present Land Use <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely <input type="checkbox"/> Taking Place From _____ To _____	
	Predominant Occupancy <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <u>-5 % Vacant</u>	
	S/F Price Range \$ <u>100,000</u> to \$ <u>400,000+</u> \$ <u>250,000</u> = Predominant Value	
	S/Family Age <u>1</u> yrs. to <u>100</u> yrs. Predominant Age <u>40</u> yrs.	
	Comments including those factors affecting marketability (e.g. public parks, schools, view, noise) <u>THE SUBJECT IS LOCATED IN THE OAKS DEVELOPMENT.</u> <u>ADEQUATE ACCESS TO LOCAL SHOPPING AND PUBLIC TRANSPORTATION.</u>	

SUBJECT PROPERTY	Approx. Yr. Bt. 19 <u>82</u> # Units <u>1</u> # Stories <u>ONE</u>		PROPERTY RATING	Good	Avg	Fair	Poor
	Type (det, duplex, semi/det, etc.) <u>ATTACHED</u>						
	Design (rambler, split, etc.) <u>CONDOMINIUM</u>		Condition of Exterior	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Exterior Wall Mat. <u>BRICK</u> Roof Mat. <u>ASPHALT</u>		Compatibility to Neighborhood	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Is the property in a HUD-identified Special Flood Haz. Area? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		Appeal and Marketability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Special Energy-Effic. Items <u>TYPICAL FOR AREA</u>						

Comments (favorable or unfavorable incl. deferred maintenance) <u>QUALITY OF CONSTRUCTION CONSIDERED AVERAGE WITH NO SIGNIFICANT UPDATES NOTED.</u>	
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MARKET COMPARABLE ANALYSIS	ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
	Address	<u>1305 NORTH OAKS BLVD</u> <u>NORTH BRUNSWICK</u>	<u>1315 NORTH OAKS BLVD</u> <u>NORTH BRUNSWICK</u>	<u>1312 NORTH OAKS BLVD</u> <u>NORTH BRUNSWICK</u>	<u>316 NORTH OAKS BLVD</u> <u>NORTH BRUNSWICK</u>
	Proximity to Sub.		<u>0.02 miles NE</u>	<u>0.02 miles NW</u>	<u>0.14 miles NW</u>
	Sales Price	\$	\$ <u>126,000</u>	\$ <u>117,000</u>	\$ <u>130,000</u>
	Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
			<u>09/21/2018</u>	<u>06/05/2018</u>	<u>06/29/2018</u>
	Location	<u>AVERAGE</u>	<u>AVERAGE</u>	<u>AVERAGE</u>	<u>AVERAGE</u>
	Site/View	<u>AVERAGE/AVG</u>	<u>AVERAGE/AVG</u>	<u>AVERAGE/AVG</u>	<u>AVERAGE/AVG</u>
	Age	<u>37</u>	<u>37</u>	<u>37</u>	<u>37</u>
	Condition	<u>AVERAGE</u>	<u>AVERAGE</u>	<u>AVERAGE</u>	<u>AVERAGE</u>
	Living Area Rm.	Total : B-rms. : Baths	Total : B-rms. : Baths	Total : B-rms. : Baths	Total : B-rms. : Baths
	Count and Total	<u>3 : 1 : 1</u>	<u>3 : 1 : 1</u>	<u>3 : 1 : 1</u>	<u>3 : 1 : 1</u>
	Gross Living Area	<u>942 Sq. Ft.</u>	<u>942 Sq. Ft.</u>	<u>942 Sq. Ft.</u>	<u>942 Sq. Ft.</u>
	Air Conditioning	<u>CENTRAL AIR</u>	<u>CENTRAL AIR</u>	<u>CENTRAL AIR</u>	<u>CENTRAL AIR</u>
	Garage/Carport	<u>spaces</u>	<u>spaces</u>	<u>spaces</u>	<u>spaces</u>
	Porch, Patio, Pools, etc.	<u>NONE</u>	<u>NONE</u>	<u>NONE</u>	<u>NONE</u>
	Special Energy-Efficient Items	<u>TYPICAL</u>	<u>TYPICAL</u>	<u>TYPICAL</u>	<u>TYPICAL</u>
	Other				
	Net Adjust (Total)	<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$
	Indicated Value Sub.	\$ <u>126,000</u>	\$ <u>117,000</u>	\$ <u>130,000</u>	
	General Comments <u>ALL SALES CONSIDERED IN THE FINAL DETERMINATION OF MARKET VALUE.</u>				

Estimated Value \$ <u>125,000</u> as of <u>MAY 11, 2019</u>	
Completed By <u>JOHN MACK</u>	Title <u>NJ SLREA 42RA00320500</u>
Signature <u>John Mack</u>	Date <u>May 26, 2019</u>

[Y2K]

Supplemental Addendum

File No. BL 140.01 LOT 9.183

Borrower/Client	MIDDLETON			
Property Address	1305 NORTH OAKS BLVD			
City	NORTH BRUNSWICK	County	MIDDLESEX	State NJ Zip Code 08902
Lender	MIDDLETON			

INTENDED USER: THE INTENDED USER OF THIS APPRAISAL INCLUDES THE CLIENT, THE CLIENT'S ATTORNEY AND OR ACCOUNTANT AND THIRD PARTIES WHICH MAY INCLUDE TRUSTEES, CREDITORS AND THE BANKRUPTCY COURT.

INTENDED USE: THE INTENDED USE OF THE APPRAISAL IS TO ESTIMATE THE MARKET VALUE OF THE SUBJECT FOR BANKRUPTCY PURPOSES.

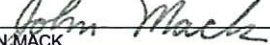
SCOPE OF WORK: THE SALES COMPARISON APPROACH TO VALUE WAS USED IN THIS REPORT. THIS METHOD BEST INDICATES ACTIONS OF THE MARKET FOR THIS TYPE PROPERTY. THE COST APPROACH IS NOT APPLICABLE FOR TOWNHOUSE/CONDOMINIUM DWELLINGS. THE INCOME APPROACH TO VALUE WAS NOT UTILIZED DUE TO THE LACK OF SINGLE FAMILY SALES THAT WERE SOLD WHICH WERE RENTED IN ORDER TO ARRIVE AT A GROSS RENT MULTIPLIER.

HIGHEST AND BEST USE: THE SUBJECT AS IMPROVED AS A CONDOMINIUM IS A LEGALLY PERMISSIBLE USE BASED ON ITS CURRENT ZONING. BASED ON CURRENT MARKET CONDITIONS, THE PRESENT USE AND STRUCTURE AS A CONDOMINIUM IS ITS FINANCIALLY FEASIBLE AND MAXIMALLY PRODUCTIVE USE.

THE SUBJECT HAS NOT BEEN SOLD IN THE PAST 36 MONTHS.

THE SUBJECT HAS NOT BEEN LISTED FOR SALE IN THE LAST 12 MONTHS.

DEED TRANSFER FOR COMPARABLE 2 ON 03/07/2018 FOR \$88,000.

Signature 
 Name JOHN MACK
 Date Signed May 26, 2019
 State Certification # _____ State _____
 Or State License # 42RA00320500 State NJ

Signature _____
 Name _____
 Date Signed _____
 State Certification # _____ State _____
 Or State License # _____ State _____

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, October 27, 1994.)

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This appraisal report must not be considered an environmental assessment of the subject property.
6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

ADDRESS OF PROPERTY ANALYZED: 1305 NORTH OAKS BLVD, NORTH BRUNSWICK, NJ 08902

APPRAISER:

Signature: *John Mack*
Name: JOHN MACK
Title: _____
State Certification #: _____
or State License #: 42RA00320500
State: NJ Expiration Date of Certification or License: 12/31/2019
Date Signed: MAY 26, 2019

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
Name: _____
State Certification #: _____
or State License #: _____
State: _____ Expiration Date of Certification or License: _____
Date Signed: _____
☐ Did ☐ Did Not Inspect Property

Borrower/Client	MIDDLETON	File No. BL 140.01 LOT 9.183
Property Address	1305 NORTH OAKS BLVD	
City	NORTH BRUNSWICK	County MIDDLESEX State NJ Zip Code 08902
Lender	MIDDLETON	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- ☒ **Appraisal Report** (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- ☐ **Restricted Appraisal Report** (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time (USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: WITHIN 3 MONTHS
FOR REALISTICALLY PRICED PROPERTIES.

Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

The subject was previously appraised by me on 04/15/2017. (interior appraisal)

APPRAISER:

Signature: John Mack
Name: JOHN MACK

State Certification #: _____
or State License #: 42RA00320500

State: NJ Expiration Date of Certification or License: 12/31/2019

Date of Signature and Report: MAY 26, 2019

Effective Date of Appraisal: MAY 11, 2019

Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable): MAY 11, 2019

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
Name: _____

State Certification #: _____
or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable): _____

Borrower/Client	MIDDLETON						
Property Address	1305 NORTH OAKS BLVD						
City	NORTH BRUNSWICK	County	MIDDLESEX	State	NJ	Zip Code	08902
Lender	MIDDLETON						



Subject Exterior

1305 NORTH OAKS BLVD

Sales Price

Gross Living Area 942

Total Rooms 3

Total Bedrooms 1

Total Bathrooms 1

Location AVERAGE

View AVERAGE/AVG

Site

Quality

Age 37



Subject Exterior



Subject Street

Borrower/Client	MIDDLETON			
Property Address	1305 NORTH OAKS BLVD			
City	NORTH BRUNSWICK	County	MIDDLESEX	State NJ Zip Code 08902
Lender	MIDDLETON			

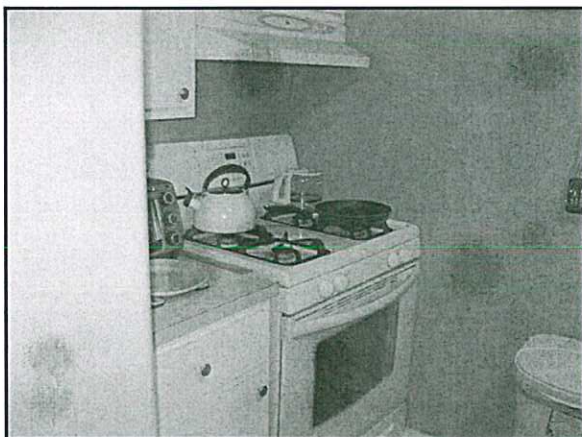


Subject Interior

1305 NORTH OAKS BLVD
Sales Price
Gross Living Area 942
Total Rooms 3
Total Bedrooms 1
Total Bathrooms 1
Location AVERAGE
View AVERAGE/AVG
Site
Quality
Age 37



Subject Interior



Subject Interior

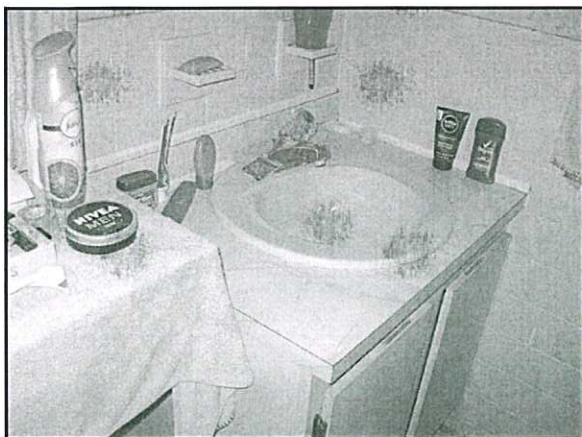
Borrower/Client	MIDDLETON						
Property Address	1305 NORTH OAKS BLVD						
City	NORTH BRUNSWICK	County	MIDDLESEX	State	NJ	Zip Code	08902
Lender	MIDDLETON						



Subject Interior

1305 NORTH OAKS BLVD

Sales Price
Gross Living Area 942
Total Rooms 3
Total Bedrooms 1
Total Bathrooms 1
Location AVERAGE
View AVERAGE/AVG
Site
Quality
Age 37



Subject Interior

Borrower/Client	MIDDLETON				
Property Address	1305 NORTH OAKS BLVD				
City	NORTH BRUNSWICK	County	MIDDLESEX	State	NJ
Lender	MIDDLETON	Zip Code	08902		



Comparable 1

1315 NORTH OAKS BLVD
 Prox. to Subject 0.02 miles NE
 Sale Price 126,000
 Gross Living Area 942
 Total Rooms 3
 Total Bedrooms 1
 Total Bathrooms 1
 Location AVERAGE
 View AVERAGE/AVG
 Site
 Quality
 Age 37



Comparable 2

1312 NORTH OAKS BLVD
 Prox. to Subject 0.02 miles NW
 Sale Price 117,000
 Gross Living Area 942
 Total Rooms 3
 Total Bedrooms 1
 Total Bathrooms 1
 Location AVERAGE
 View AVERAGE/AVG
 Site
 Quality
 Age 37

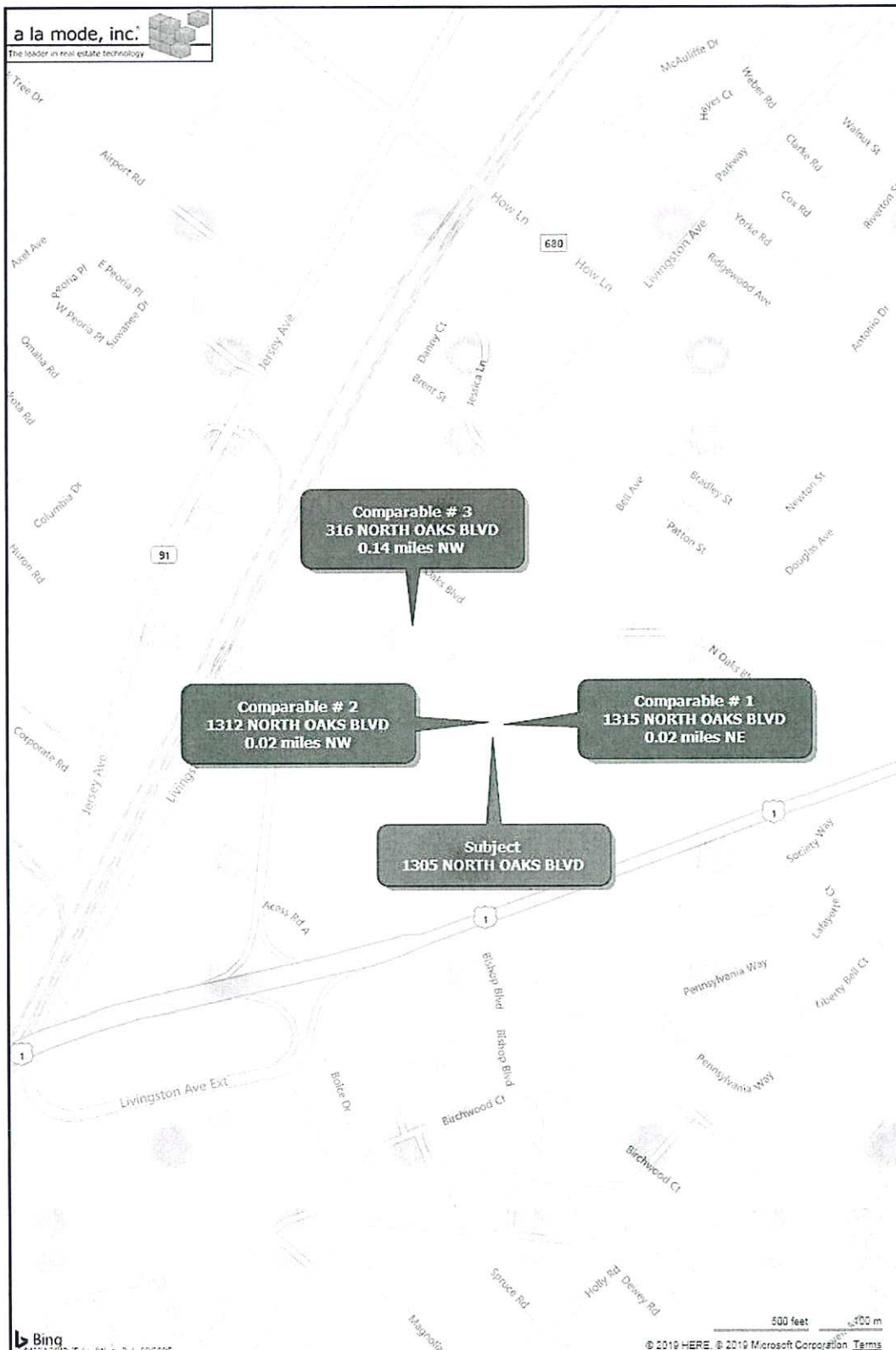


Comparable 3

316 NORTH OAKS BLVD
 Prox. to Subject 0.14 miles NW
 Sale Price 130,000
 Gross Living Area 942
 Total Rooms 3
 Total Bedrooms 1
 Total Bathrooms 1
 Location AVERAGE
 View AVERAGE/AVG
 Site
 Quality
 Age 37

Location Map

Borrower/Client	MIDDLETON						
Property Address	1305 NORTH OAKS BLVD						
City	NORTH BRUNSWICK	County	MIDDLESEX	State	NJ	Zip Code	08902
Lender	MIDDLETON						



Fill in this information to identify your case and this filing:

Debtor 1	Allen Middleton		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number	19-15753		

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

1305 North Oaks Boulevard

Street address, if available, or other description

North Brunswick NJ 08902-0000

City State ZIP Code

Middlesex

County

What is the property? Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☒ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$122,750.00

Current value of the portion you own?
\$122,750.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Equitable Interest

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

Property inherited from mother, in the midst of probate proceedings. Inherited from mother in July of 2015. Property to be jointly owned by debtor and brother under will.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$122,750.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Allen MiddletonCase number (if known) 19-15753

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No☒ Yes

3.1 Make: Audi
 Model: A4
 Year: 2006
 Approximate mileage: 134,000
 Other information:

Value per Edmunds online auto guide, private party value, as of March 2019. Subject to Security Interest.

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$1,077.00\$1,077.00

3.2 Make: GMC
 Model: Sierra 1500
 Year: 2000
 Approximate mileage: 180,000
 Other information:

No lien. Value per Edmunds online auto guide, trade in value, as of March 2019.

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$983.00\$983.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$2,060.00**Part 3:** Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....Three rooms of miscellaneous used household goods\$1,750.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No☒ Yes. Describe.....One tv set, one laptop computer, one cellular phone, one cd player, one tablet computer\$300.00

Debtor 1 **Allen Middleton**Case number (if known) **19-15753****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☐ No☒ Yes. Describe.....**Magazines****\$5.00****9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**Everyday clothing****\$300.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....**One gold chain, watch****\$75.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$2,430.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?
Do not deduct secured claims or exemptions.****16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash****\$200.00**

Debtor 1 Allen MiddletonCase number (if known) 19-15753**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. Checking**PNC Bank****\$500.00****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

401(k)**401K Pension plan with employer****\$7,000.00****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

4 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.:

19-15753 CMG

ALLEN MIDDLETON,

Judge:

GRAVELLE

Debtor(s)

Chapter 13 Plan and Motions☐ Original☒ Modified/Notice Required

Date: FEBRUARY 27, 2021

☒ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR

Initial Debtor: AM

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ ** per MONTH to the Chapter 13 Trustee, starting on APRIL OF 2019 for approximately 84 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

- ** i. \$7,180 paid in to date through January of 2021 (Over Twenty-Two (22) Months)
- ii. \$346 per month, starting in February of 2021, through and including July of 2021 (Six Months)
- iii. \$473 per month, starting in August of 2021, for a period of fifty-six (56) months

Note: Automobile loan is fully paid, no further regular payments due

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
U.S. BANK NA, SERVICED BY RUSHMORE LOAN SERVICING	MORTGAGE ARREARS RE: 1305 N. OAKS BLVD., N. BRUNSWICK, NJ	\$23,394.93 (Pre-petition arrearages, post-petition arrearages and costs & fees associated with stay relief motion filed by lender)	N/A	\$23,394.93 Per Consent Order to be entered between the Debtor and lender on lender's stay relief motion.	CONTINUED PAYMENTS STARTING MARCH 1, 2021, TO BE PAID BY THE DEBTOR DIRECTLY TO RUSHMORE/U.S. BANK, NA

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Internal Revenue Service	Real and Personal Property	\$60,982.67	\$122,750 as to Realty; \$4,113 as to Personality	SLS iao \$136,614 Realty ; N/A Personality	\$4,113 Personality No Value Realty	N/A	\$4,113 Personality; no value realty
NJ Div. of Taxation	Real Property	\$10,265.60	\$122,750 as to Realty	SLS iao \$136,614	No Value Realty	N/A	No Value Realty
Oaks Condo. Ass.	Real Property	\$Unknown	N/A	No Recorded Lien	No Value, No Recorded Lien	N/A	No Value

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
INTERNAL REVENUE SERVICE	Real Property re: 1305 N. Oaks Blvd., N. Brunswick, NJ	\$60,982.67	\$122,750	SLS iao \$136,614	NO VALUE AS TO REALTY	NO VALUE, ENTIRE LIEN IAO \$60,982.67, UNSECURED AS TO REALTY
NJ DIVISION OF TAXATION	SAME	\$10,265.60	\$122,750	SAME	NO VALUE	NO VALUE; JUDGMENT LIEN(S) IAO \$110,265.60 TO BE TREATED AS UNSECURED CLAIMS
OAKS AT N. BRUNSWICK CONDO	SAME	\$20,624.10	\$122,750	SAME	NO VALUE	ENTIRE AMOUNT DUE AS UNSECURED

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
INTERNAL REVENUE SERVICE	PERSONAL PROPERTY	\$60,982.67	\$4,113 AS TO PERSONAL PROPERTY	\$4,113	\$56,869.67

Part 8: Other Plan Provisions**a. Vesting of Property of the Estate**

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: AUGUST 4, 2020.

<p>Explain below why the plan is being modified:</p> <p>TO PROVIDE FOR POST-PETITION MORTGAGE ARREARS, DUE TO U.S. BANK, NA, SERVICED BY RUSHMORE, TO BE PAID THROUGH THE PLAN. THE CONSENT ORDER ENTERED INTO BY THE DEBTOR AND RUSHMORE CALLS FOR POST-PETITION MORTGAGE ARREARS, IAO \$7,488.15 PLUS ASSOCIATED FEES AND COSTS PERTAINING TO THE LENDER'S STAY RELIEF MOTION, TO BE PAID THROUGH THE PLAN.</p>	<p>Explain below how the plan is being modified:</p> <p>THE PLAN PAYMENTS ARE REMAINING THE SAME FOR A PERIOD OF SIX MONTHS THROUGH JULY OF 2021. THE DEBTOR IS STILL NOT BACK TO WORK YET, HE IS STILL RECEIVING DISABILITY BENEFITS. THE DEBTOR EXPECTS TO RETURN TO WORK WITHIN THE NEXT SIX MONTHS. PLAN PAYMENTS INCREASE TO THE SUM OF \$473, FROM \$346, TO COVER PLAN OBLIGATIONS WHICH NOW INCLUDE THE POST-PETITION MORTGAGE ARREARS DUE TO RUSHMORE. PAYMENTS TO RUSHMORE RESUME MARCH 1, 2021. NO OTHER CHANGES TO THE PLAN AND THE INCOME AND EXPENSES HAVE NOT MATERIALLY CHANGED SINCE CONFIRMATION OF THE EARLIER MODIFIED PLAN. THE PLAN TERM HAS NOT CHANGED EITHER, IT IS STILL 84 MONTHS, CONSISTENT WITH THE CARES ACT, LIKE IN THE EARLIER FILED PLAN.</p>
--	---

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: FEBRUARY 27, 2021

/S/ ALLEN MIDDLETON
Debtor

Date: _____

Joint Debtor

Date: FEBRUARY 27, 2021

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)